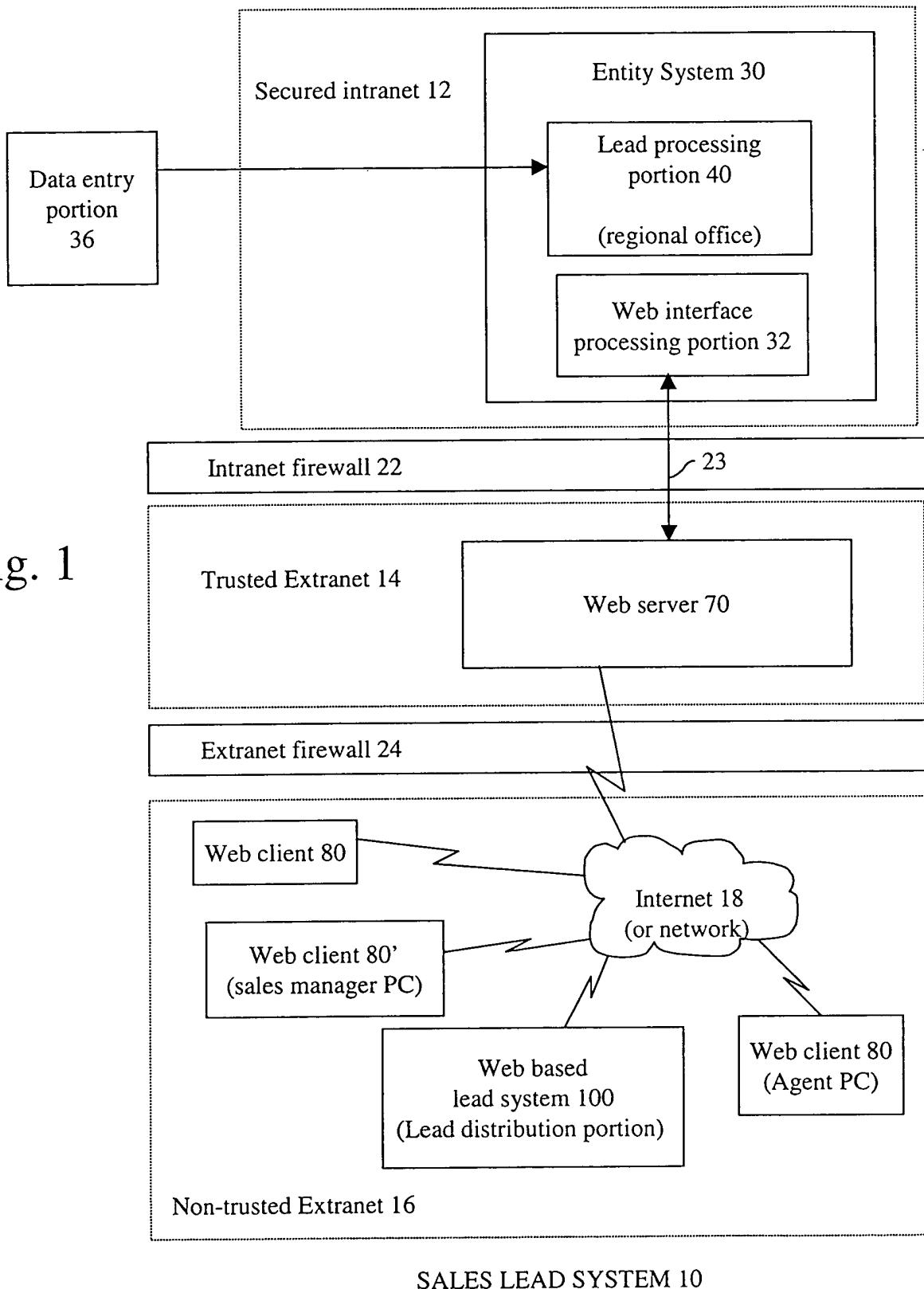


Fig. 1



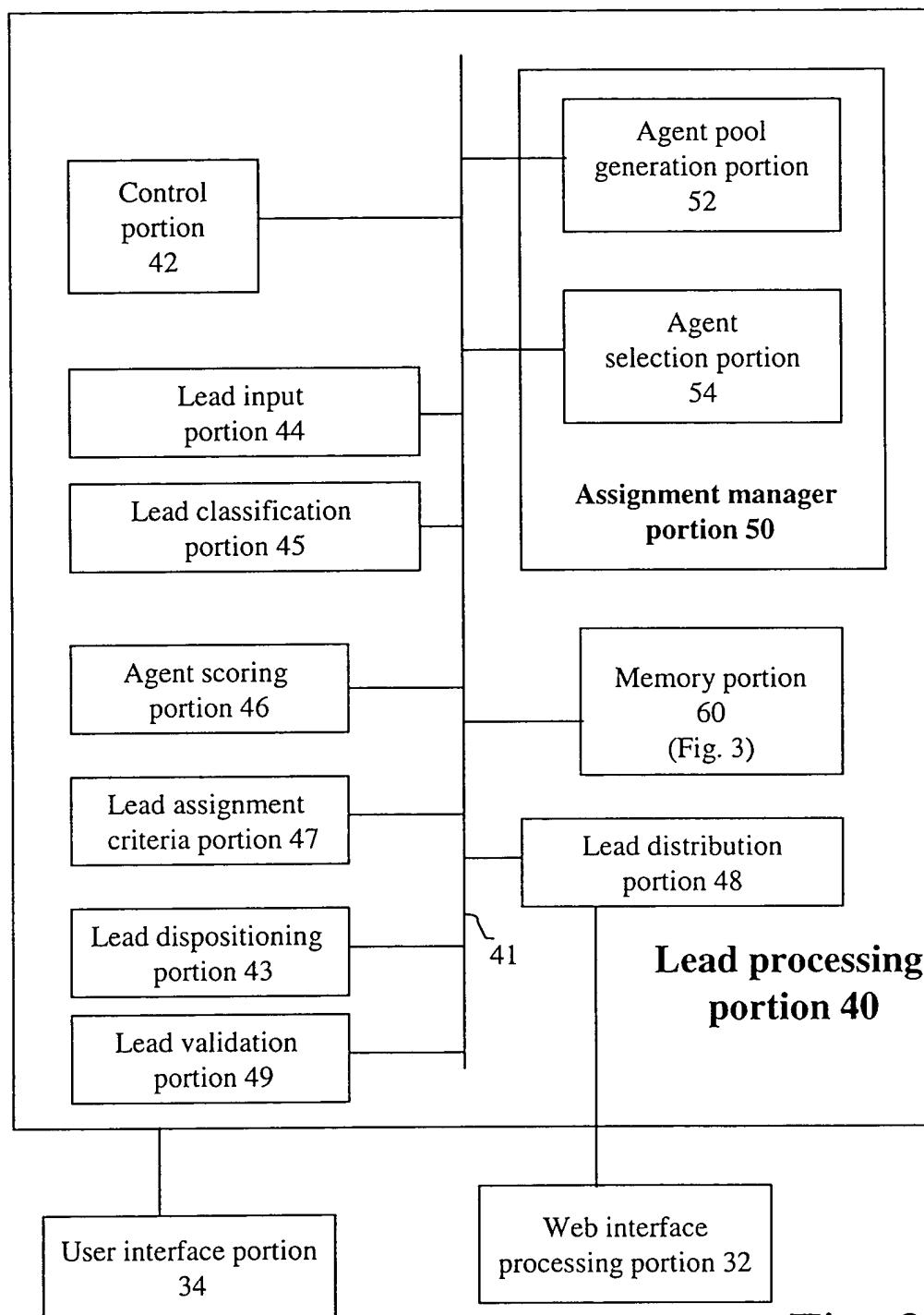


Fig. 2

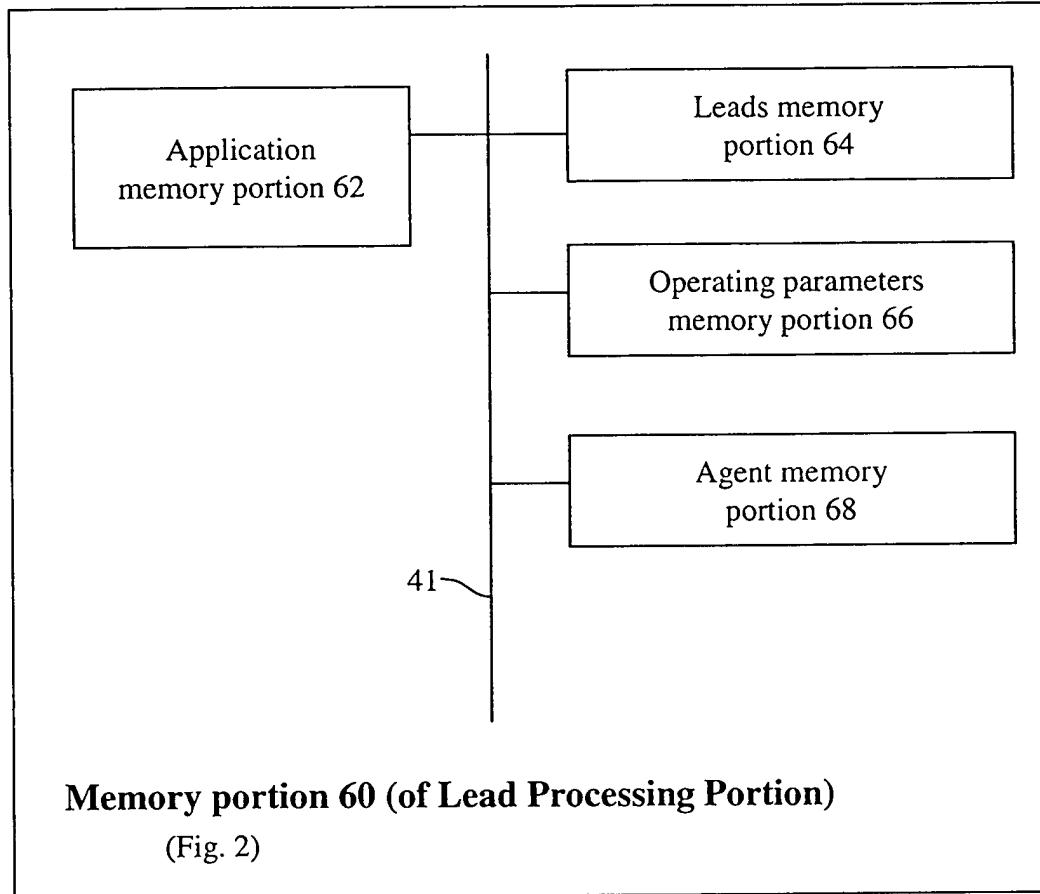


Fig. 3

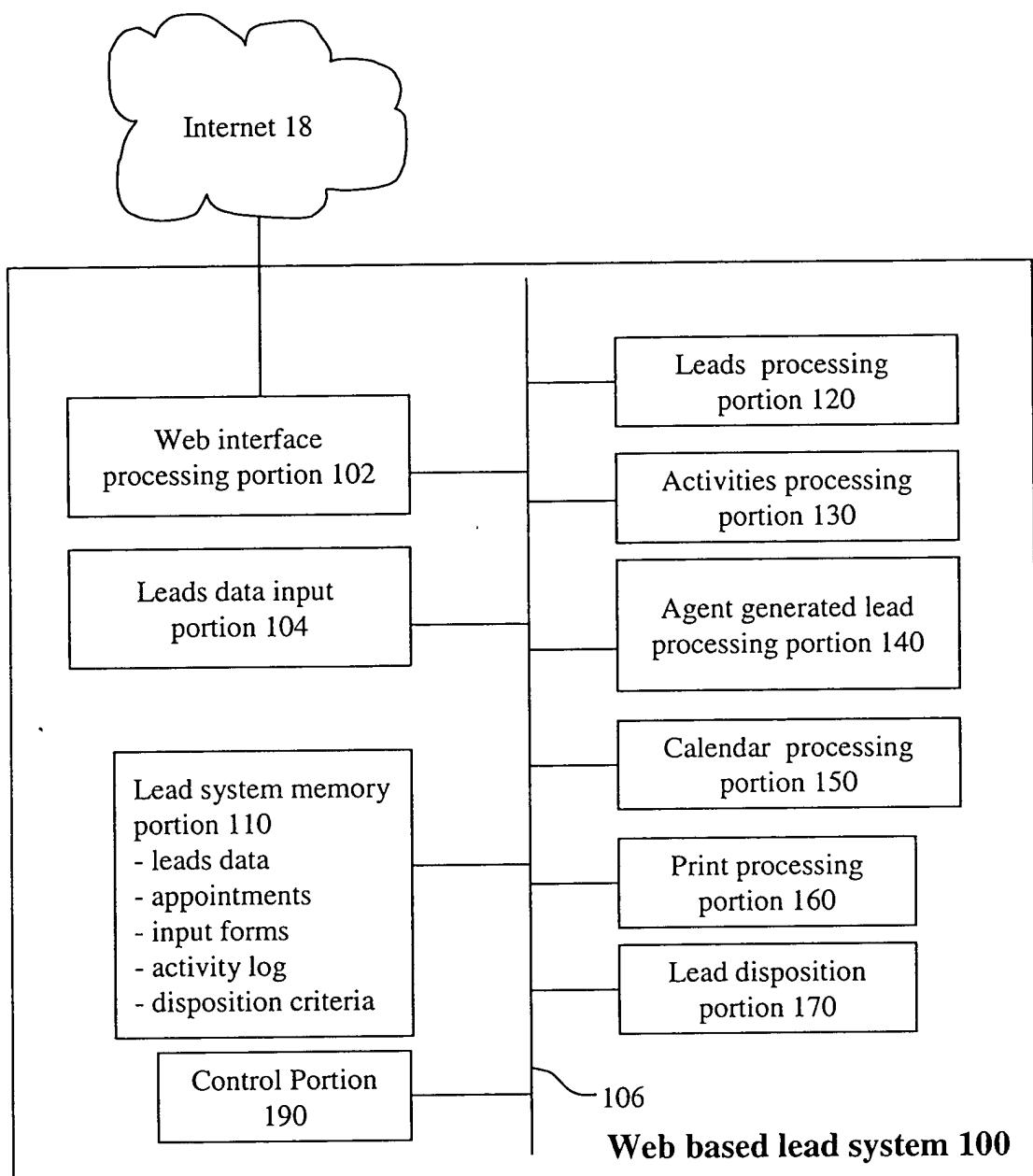
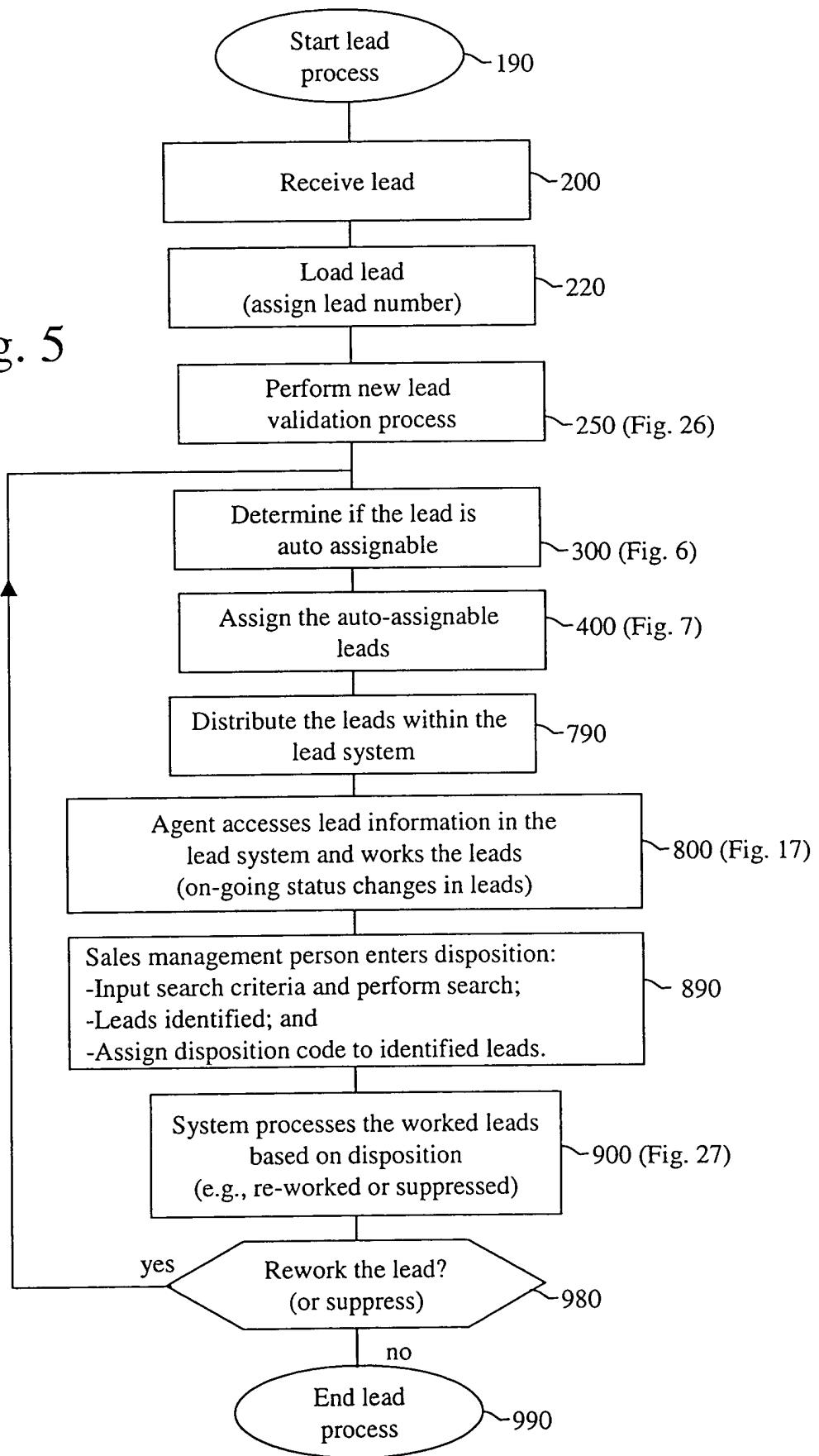


Fig. 4

Fig. 5



**Fig. 6**

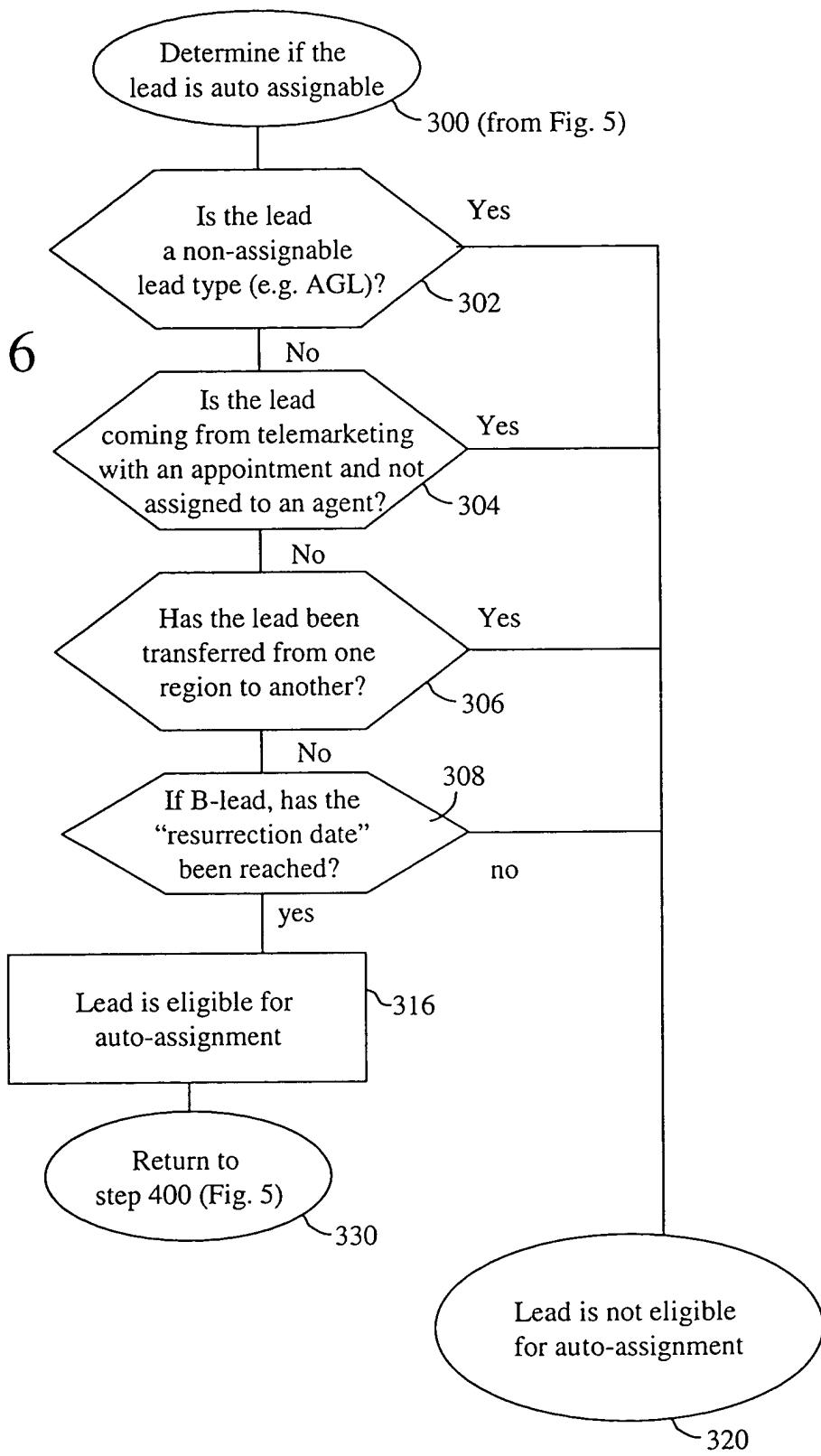
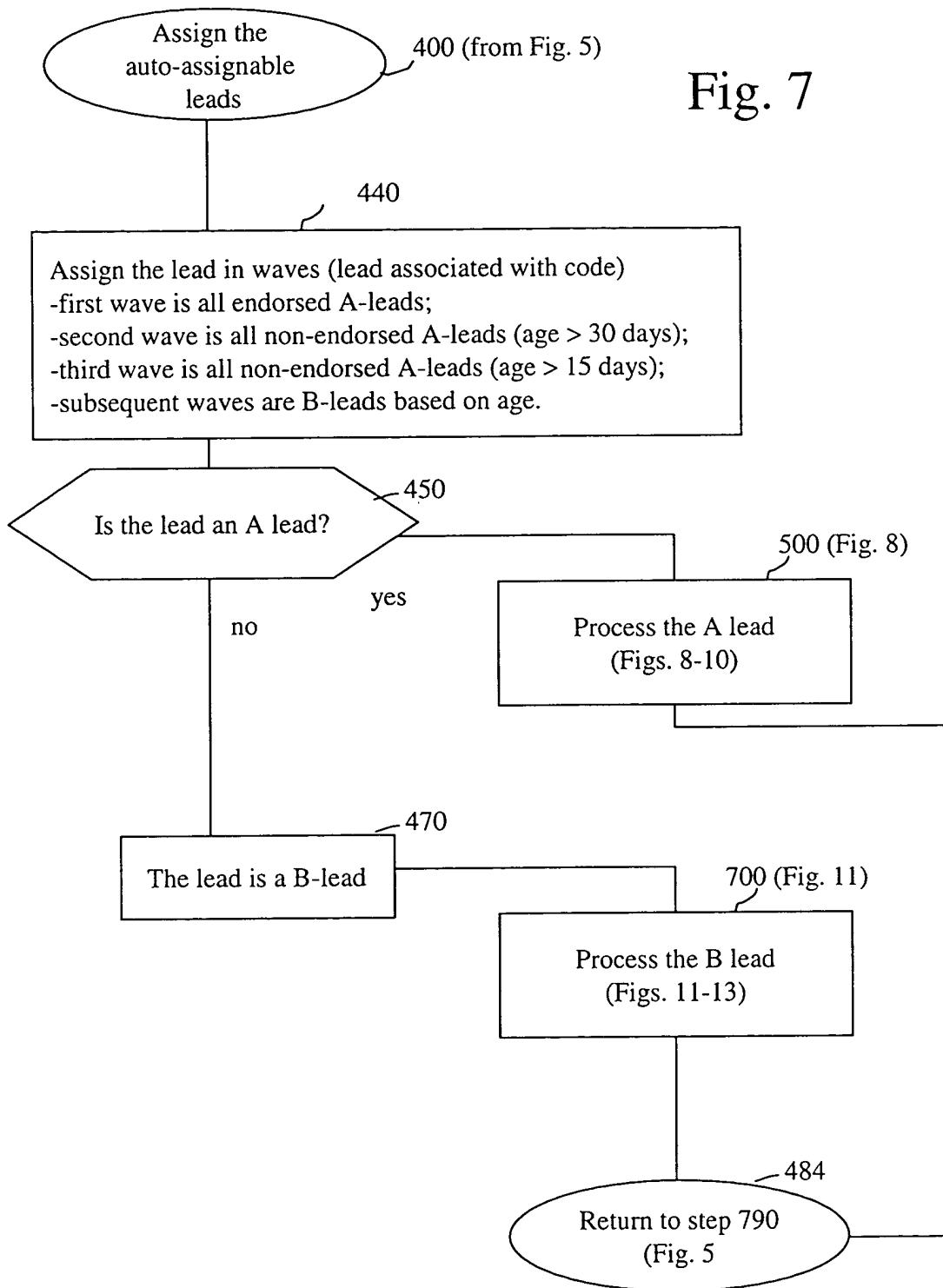


Fig. 7



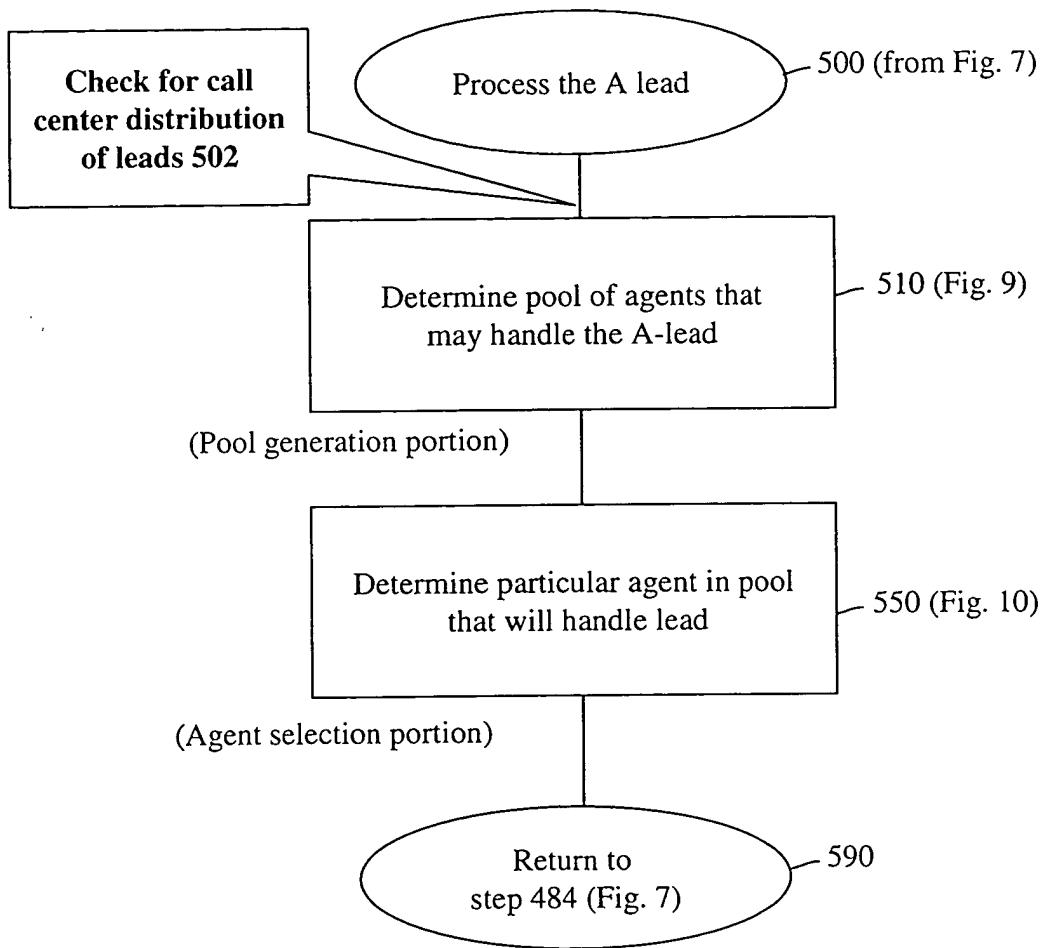
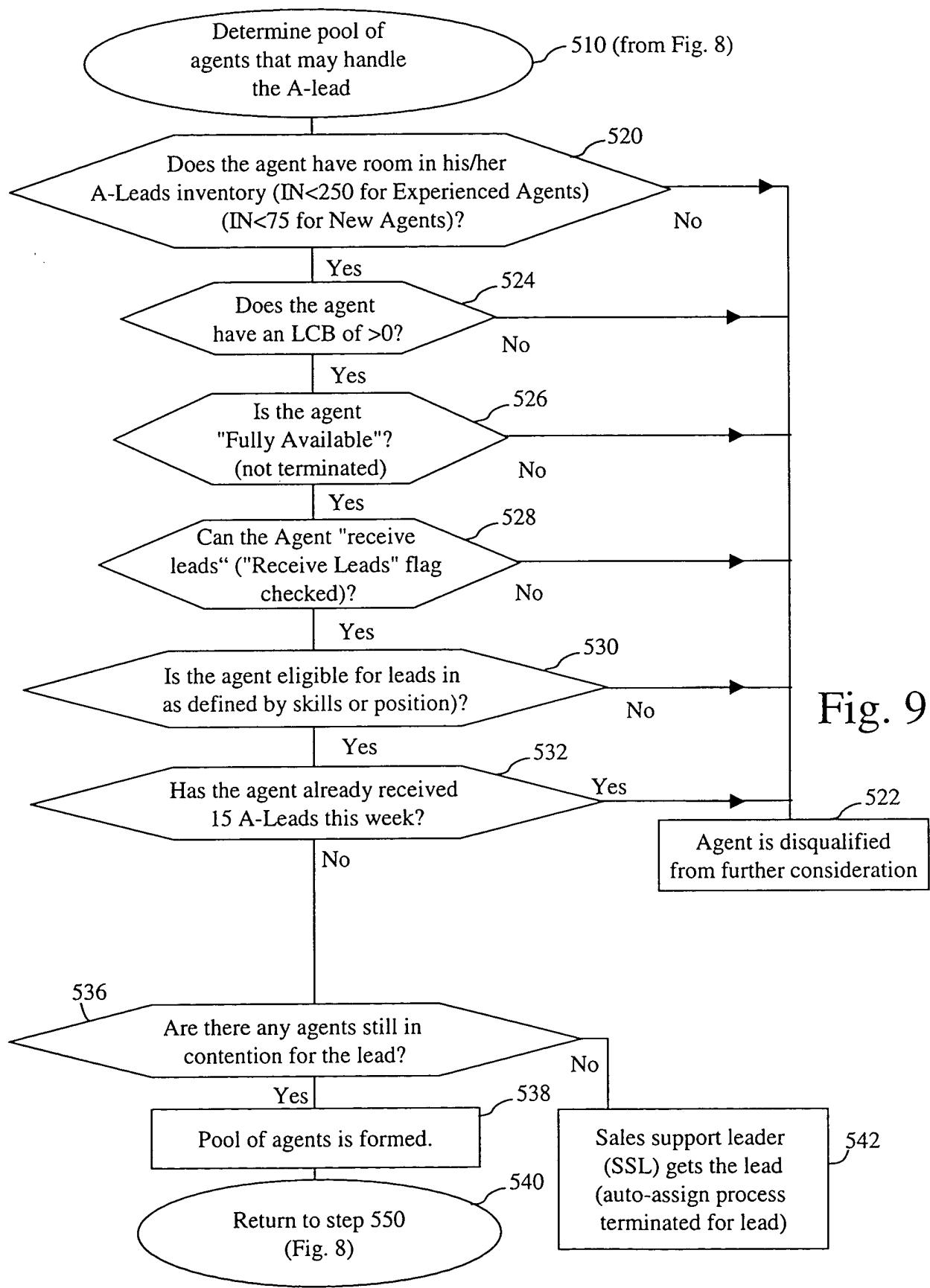
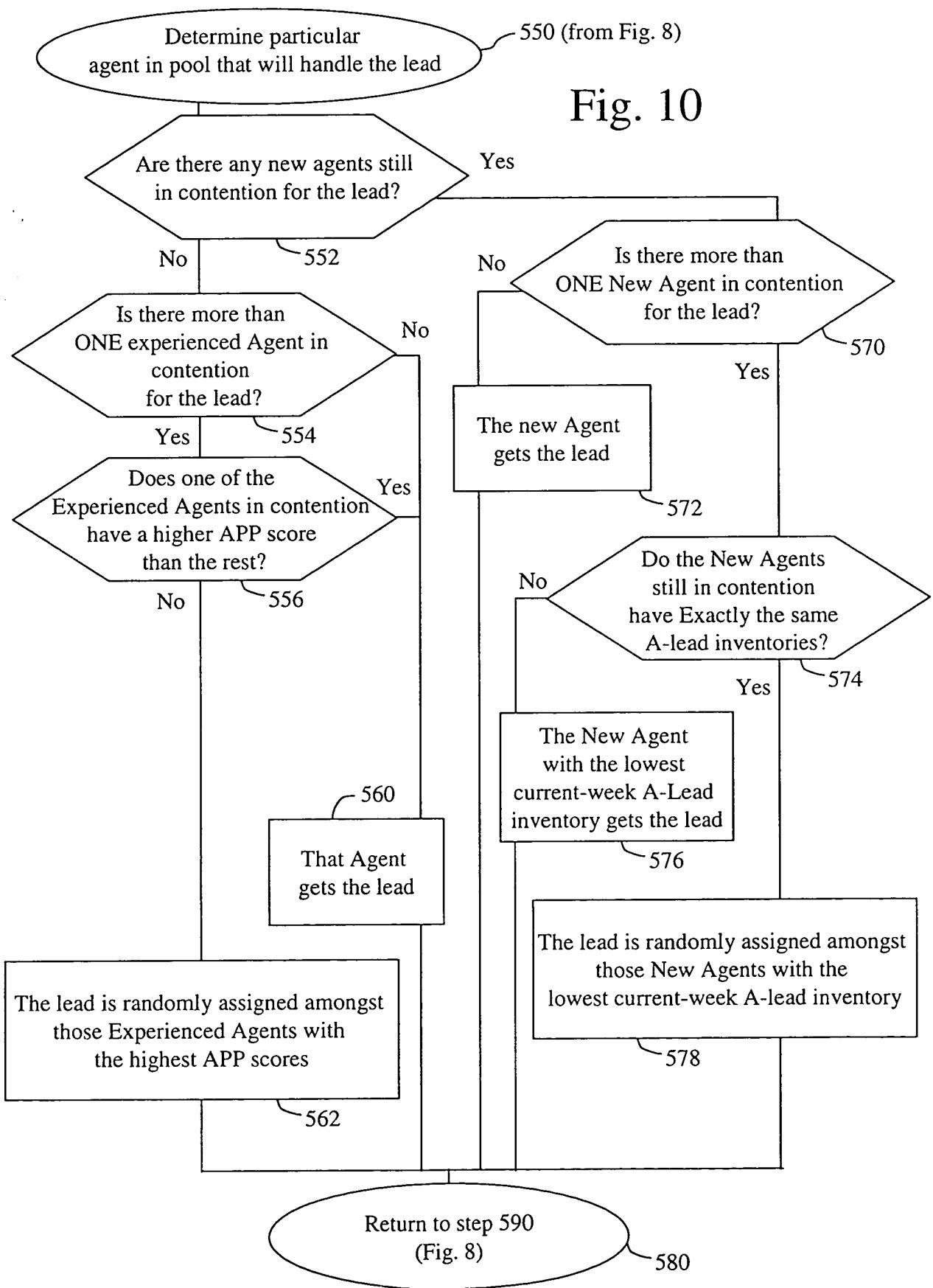


Fig. 8



**Fig. 10**



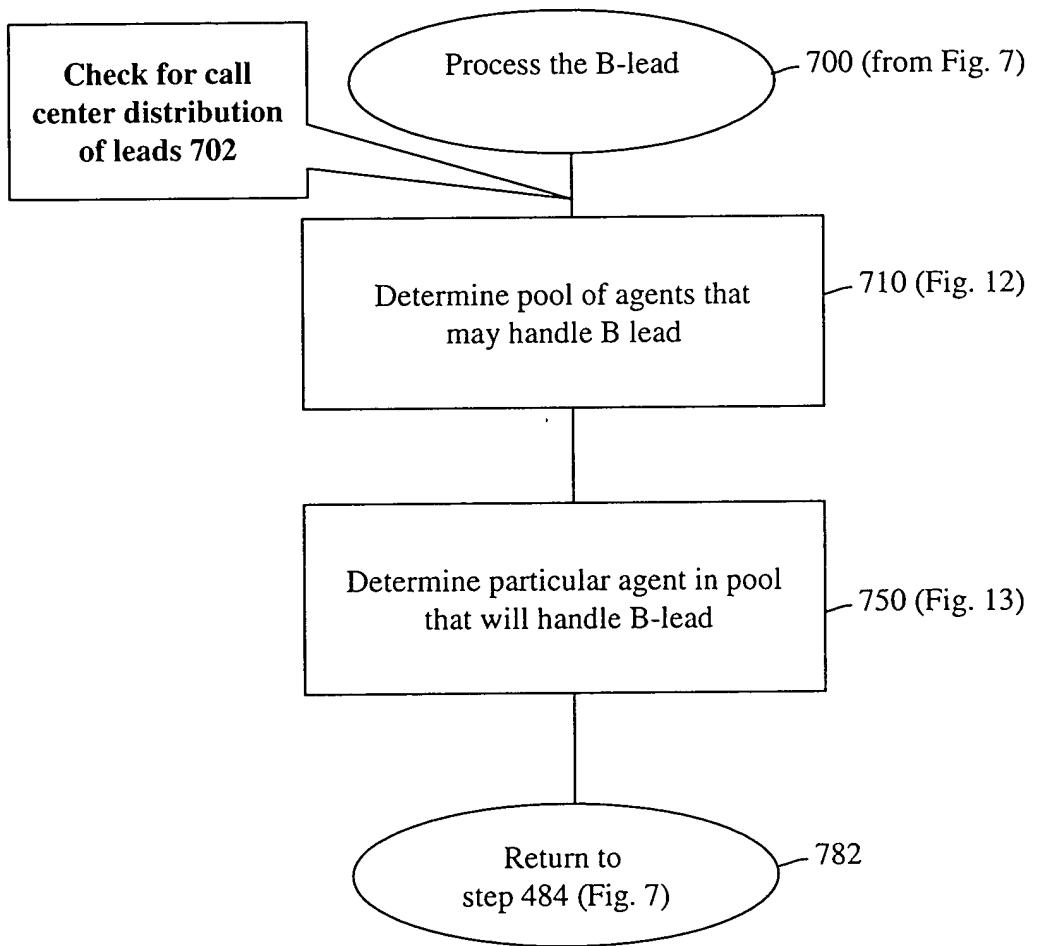


Fig. 11

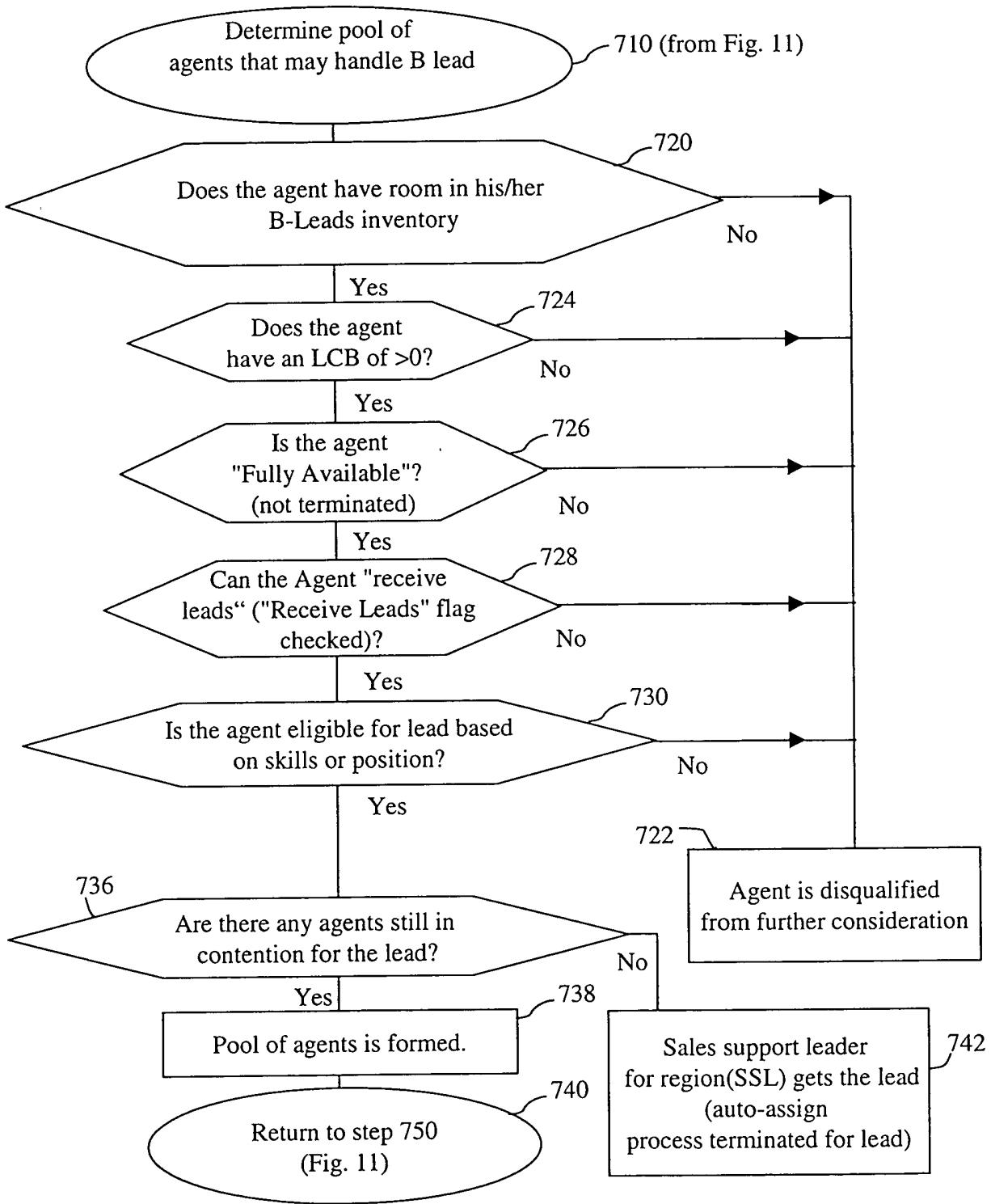


Fig. 12

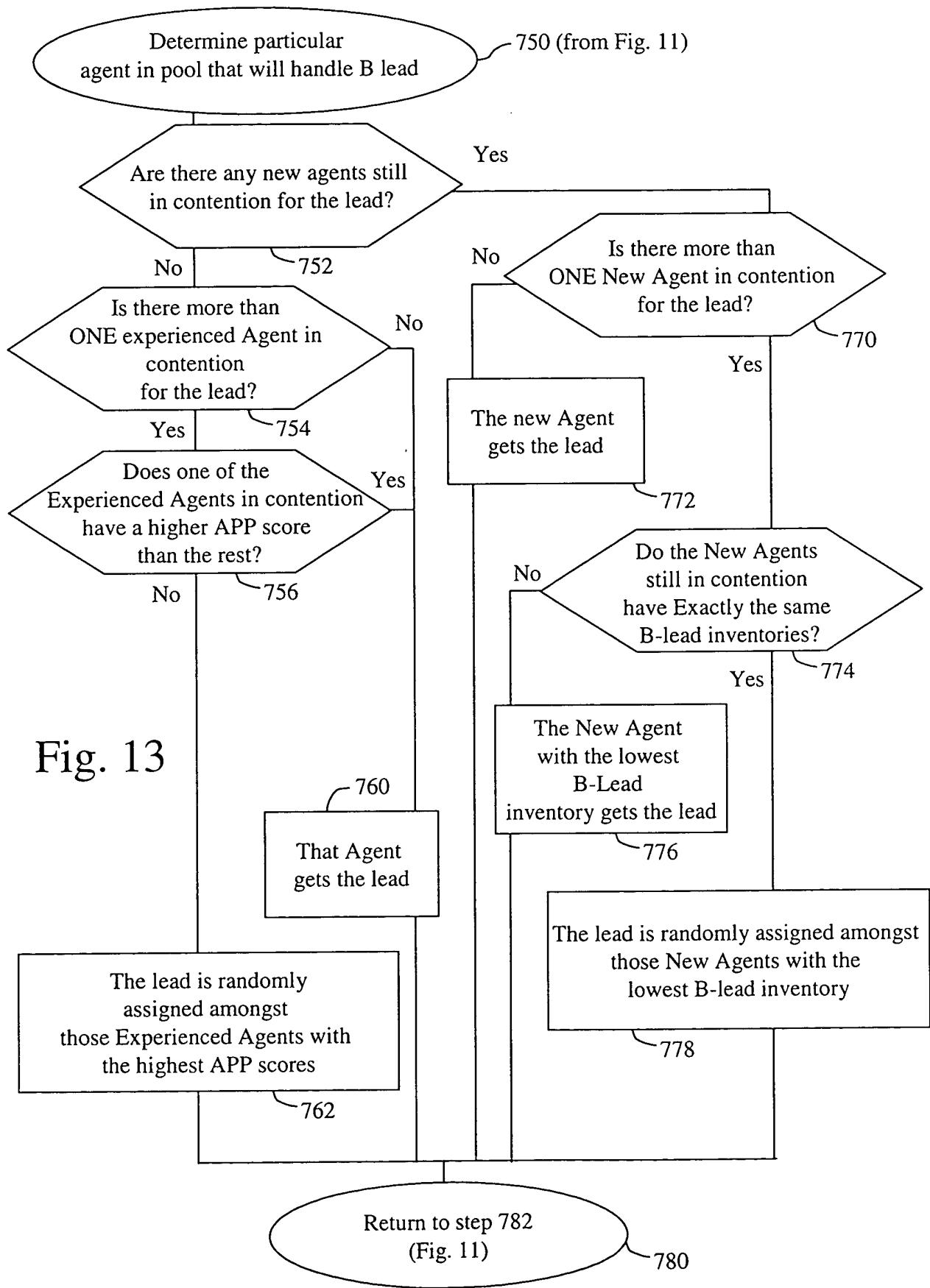


Fig. 13

## Automated Lead Distribution - For EACH lead

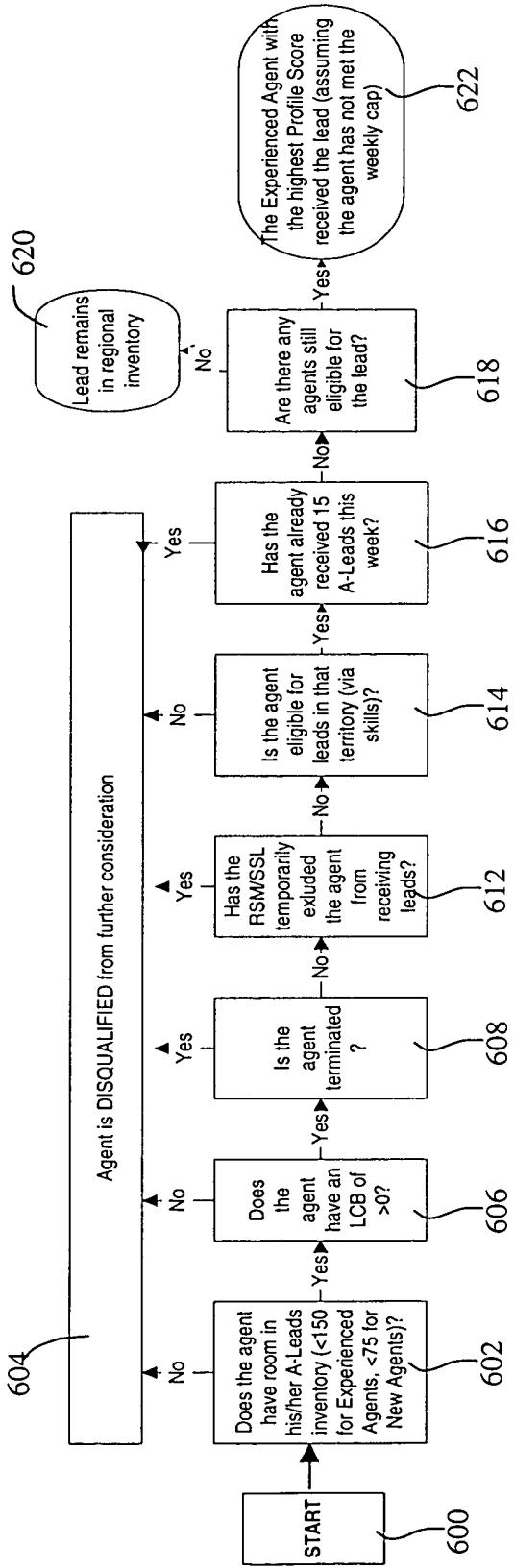
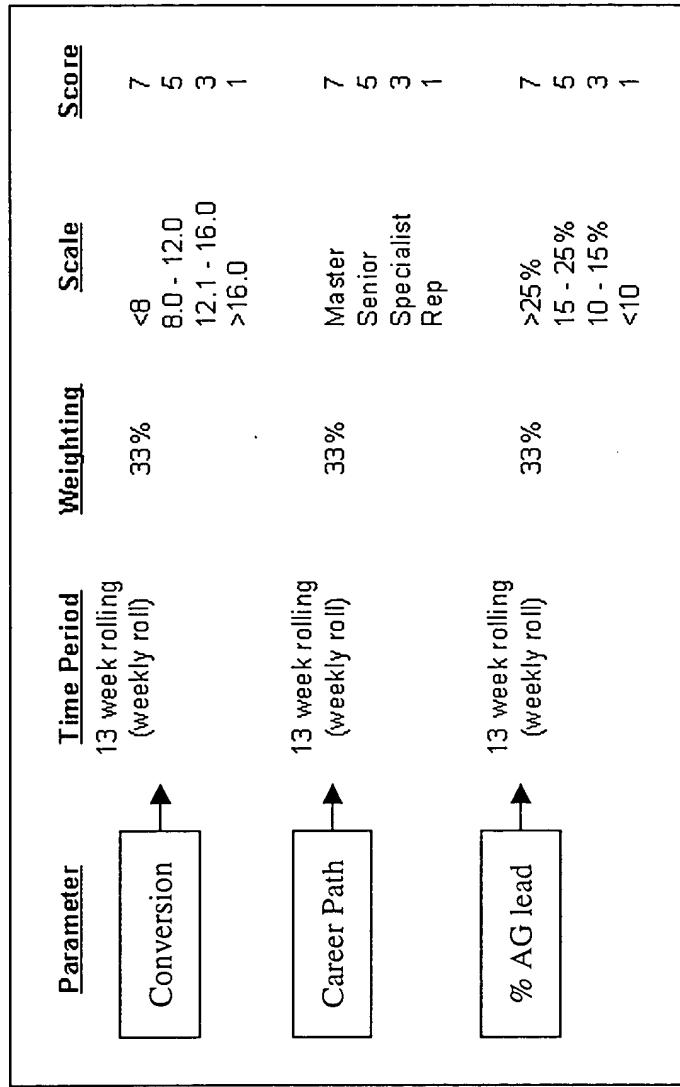


Fig. 14

Fig. 15

Agent Performance Profile (Scoring Model)



## ILLUSTRATIVE DISPOSITIONS OF LEADS:

### Suppressed

STOP – RAPR  
STOP – NQA (not qualified agent)  
STOP – RACR (remove at client request)  
STOP – NQHP (not qualified-permanent health reasons)  
STOP - GROUP POLICY  
STOP – DECEASED  
DUPLICATE MAILING  
INCORRECT  
AGL

### Rework

AUTO DISPOSITION  
AUTO DISP - TERMINATED AGENTS  
AUTO DISP - AGED 180+  
AUTO DISP - AGED 120+  
AUTO DISP - AGED 90+  
UNWORKED  
UNSUPPRESS-A  
UNSUPPRESS-B

### Application Submitted

APPLICATION SUBMITTED – PHONE SALE  
APPLICATION SUBMITTED

### Sleep

NAS (no appointment set)  
NAS – COMPETITOR (policy with competitor)  
NAS – NO CONTACT  
ANI (appointment but not interested)  
NO INFORMATION

Fig. 16

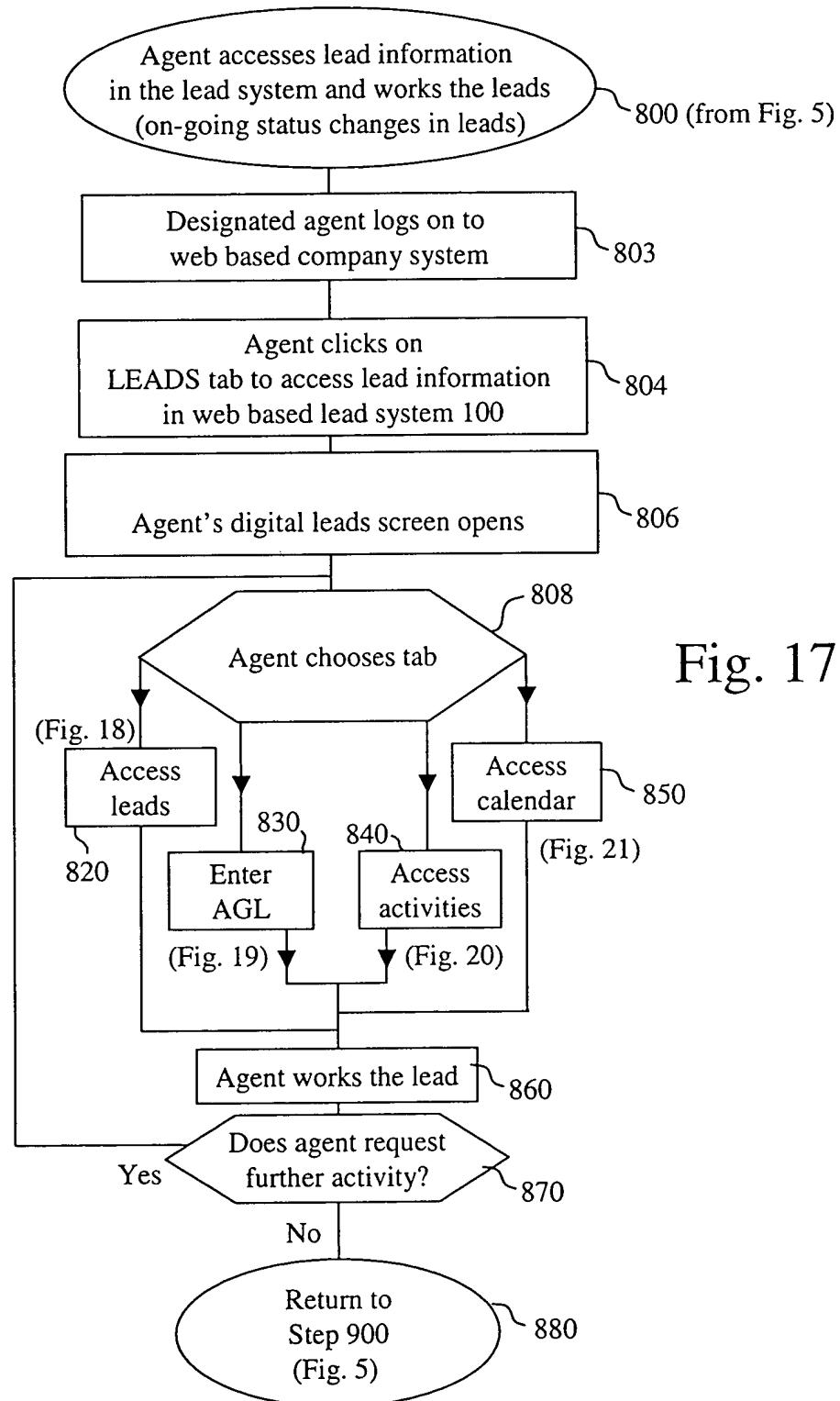


Fig. 17

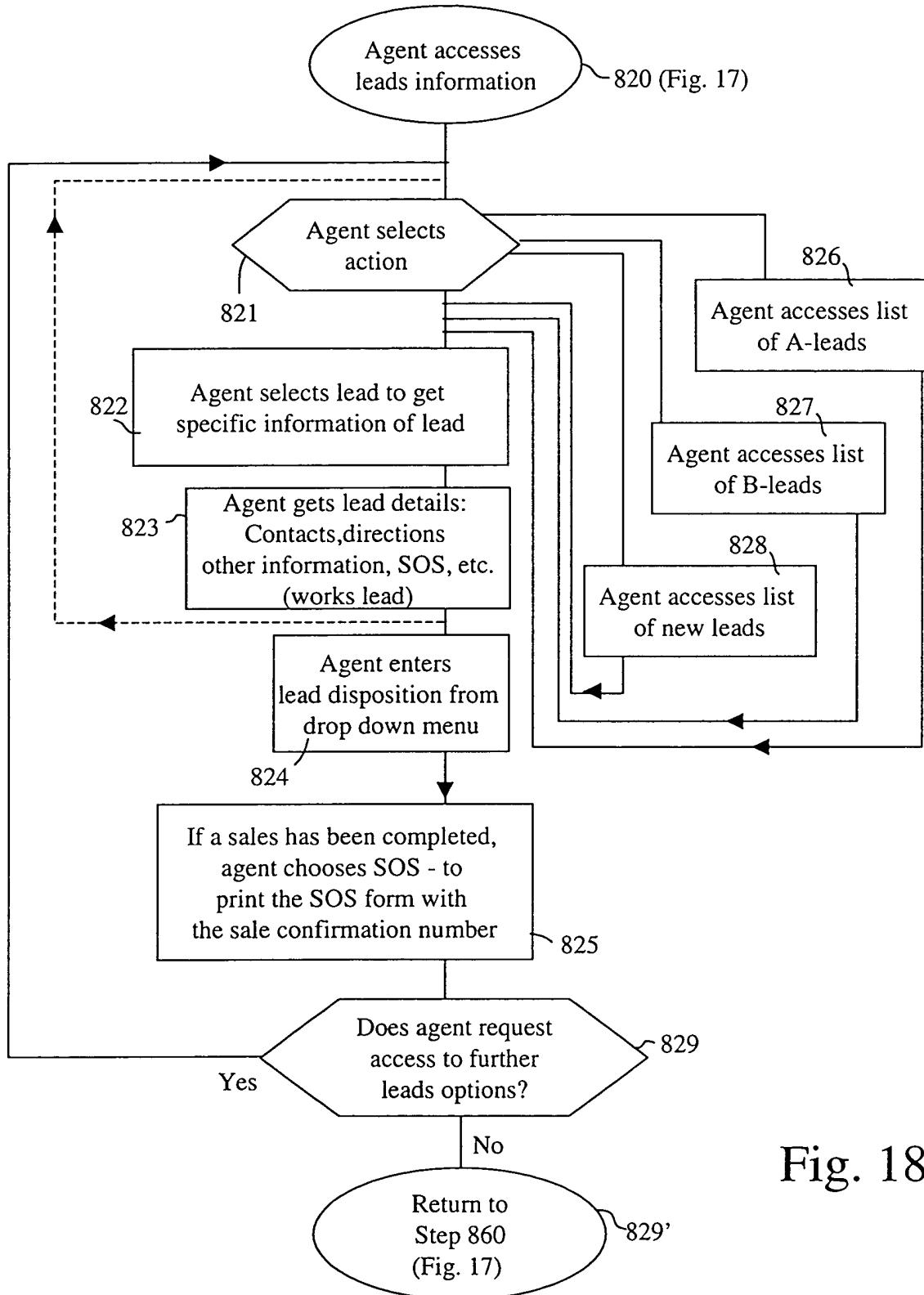


Fig. 18

Fig. 19

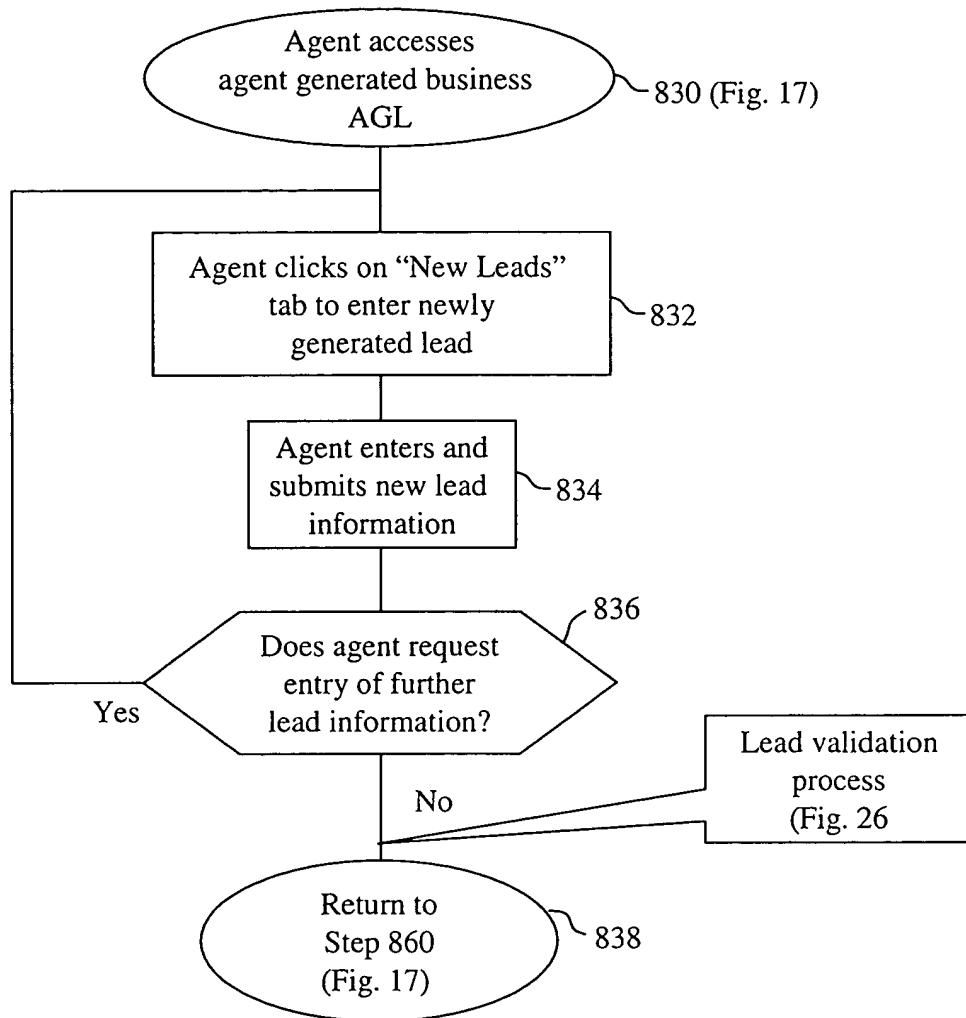


Fig. 20

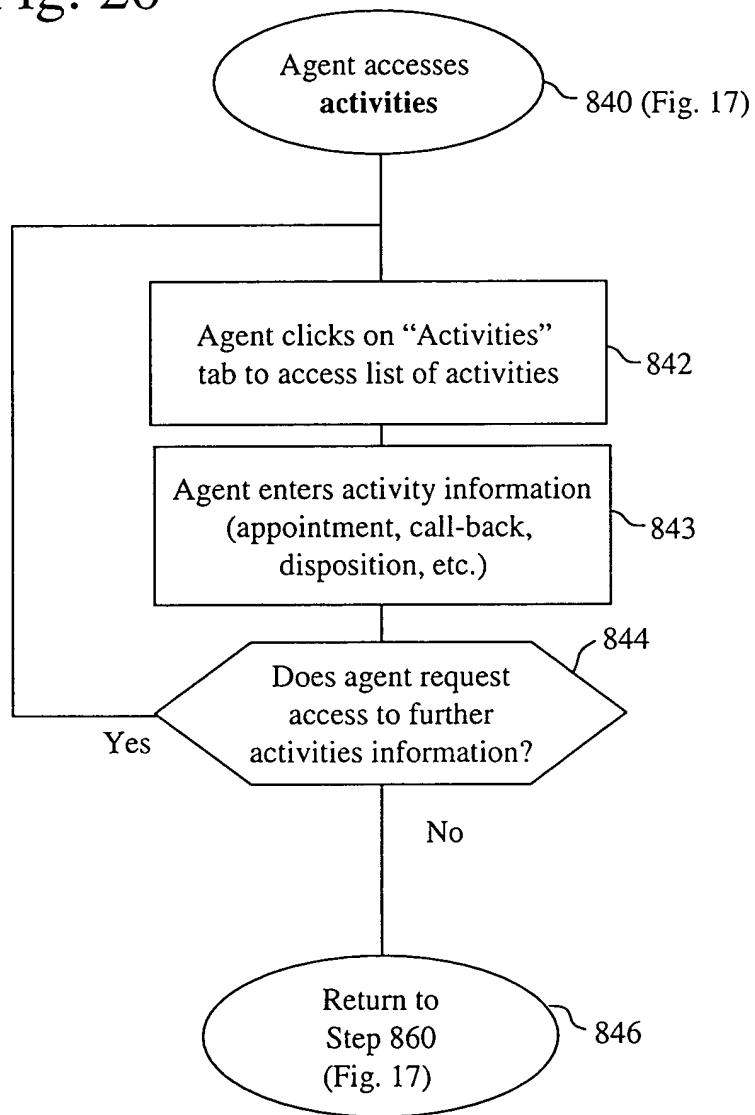
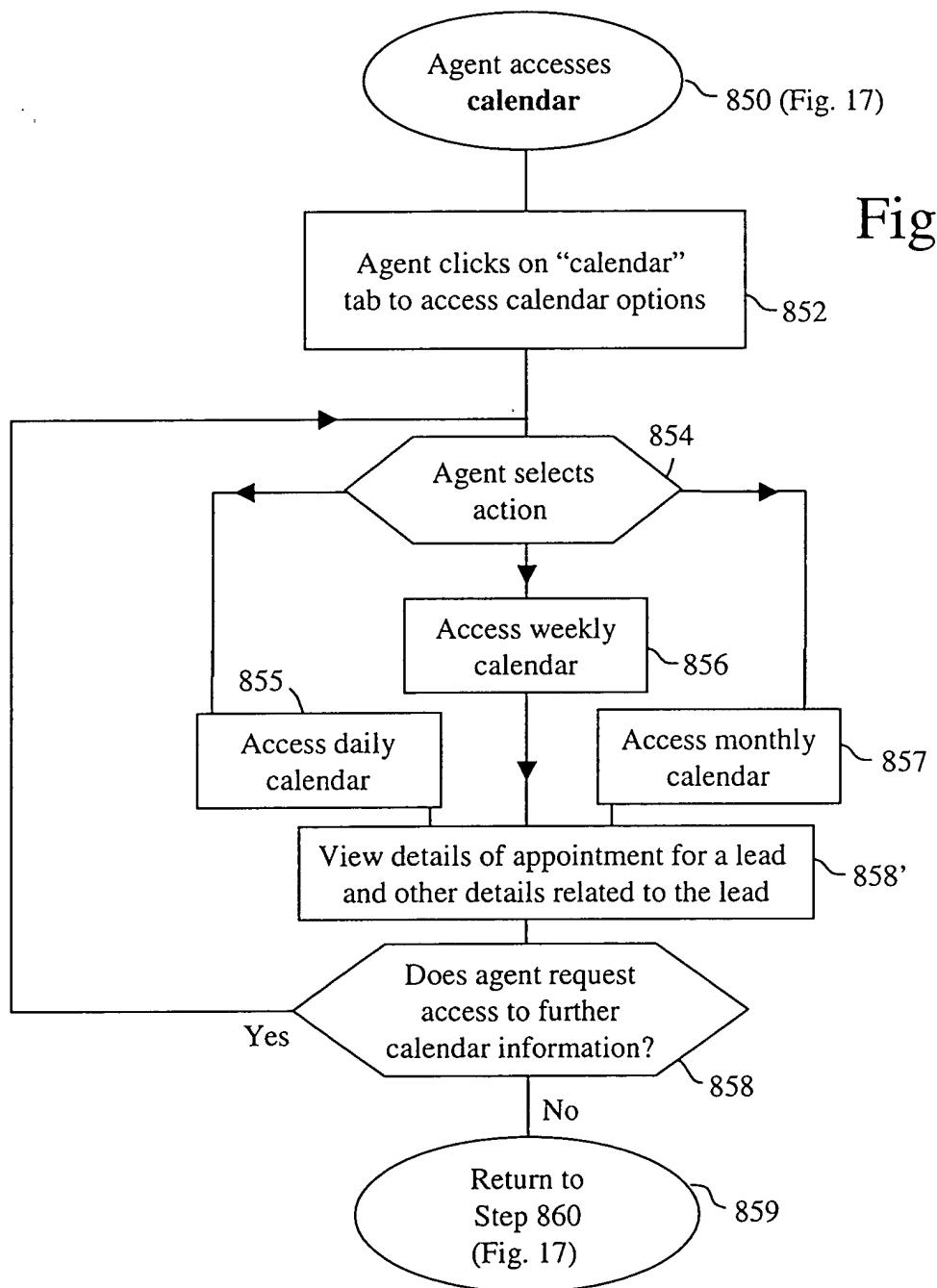
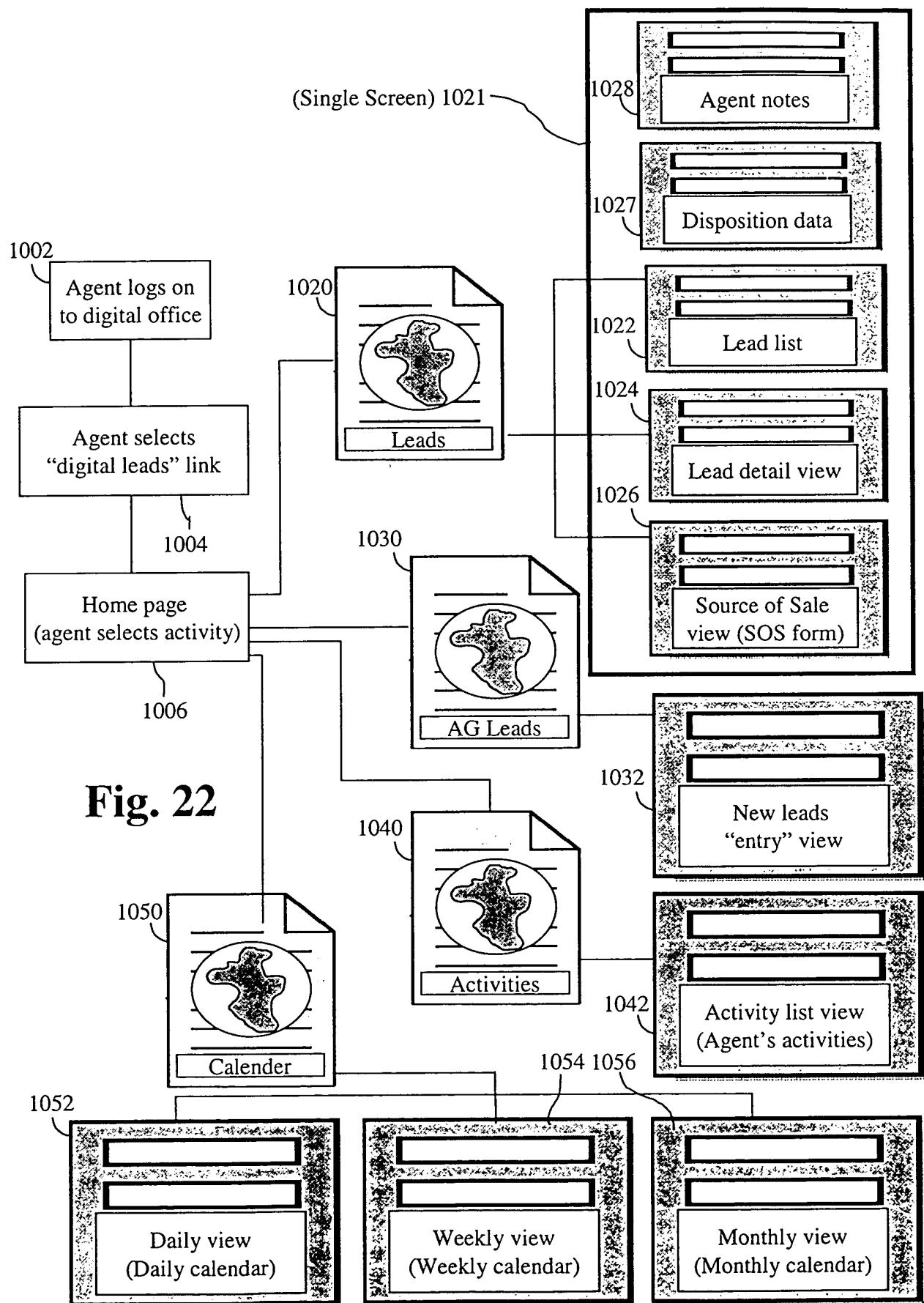


Fig. 21





**Fig. 23**

| What (Criteria)                            | Description                                                                                                                                                                                                        | Who                                       | Processing Aspects                                                                          |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------|
| Territory                                  | Territories will be assigned to each agent                                                                                                                                                                         | Sales Manager                             | Change “territory” field                                                                    |
| Position                                   | A position will have a type of New Agent, Experienced Agent, Telemarketing, or other. Appropriate points will be assigned based on the type. Separate rules will specify the workload for telemarketing positions. | Sales Manager,<br>Teleservices manager    | Change “Position” field.<br>Automated process to update from New Agent to Experienced Agent |
| Endorsement                                | A skill on the employee will be compared to a flag on the lead.                                                                                                                                                    | Sales Manager                             | Create field for skills                                                                     |
| LCB > 0<br>(Lead credit balance)           | Criteria will be set up so that an agent must have at least one lead credit in order to get leads in that assignment session.                                                                                      | Lead Processing Portion                   | Create criteria in Assignment Rule                                                          |
| “Group X” Leads or other specialized leads | Agent skill flag created that will be compared to the appropriate code on the leads.                                                                                                                               | Sales Manager                             | Create field for skills                                                                     |
| Get Leads?                                 | This flag must be true in order for an agent to get leads.                                                                                                                                                         | Sales Manager                             | Field in agent data                                                                         |
| Channel                                    | Rules will be created that always route certain leads to positions associated with alternative channels.                                                                                                           | Lead Processing Portion                   | Set up special rules to route leads to a Channel                                            |
| Lock Assignment                            | The flag must be set for false for the lead to be part of the assignment process.                                                                                                                                  | Sales Manager,<br>Automated in some cases | Flag associated with lead.                                                                  |

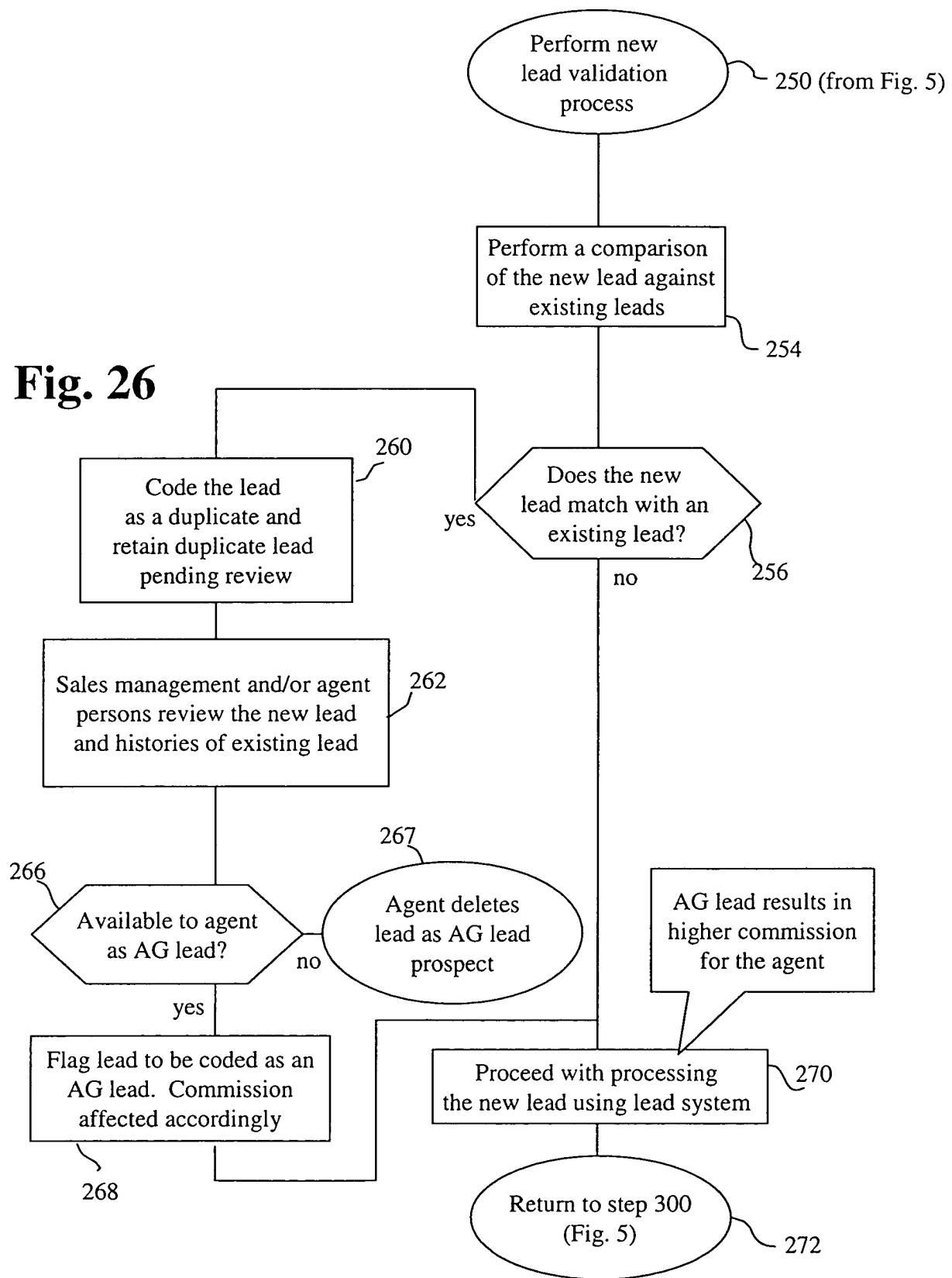
**Fig. 24**

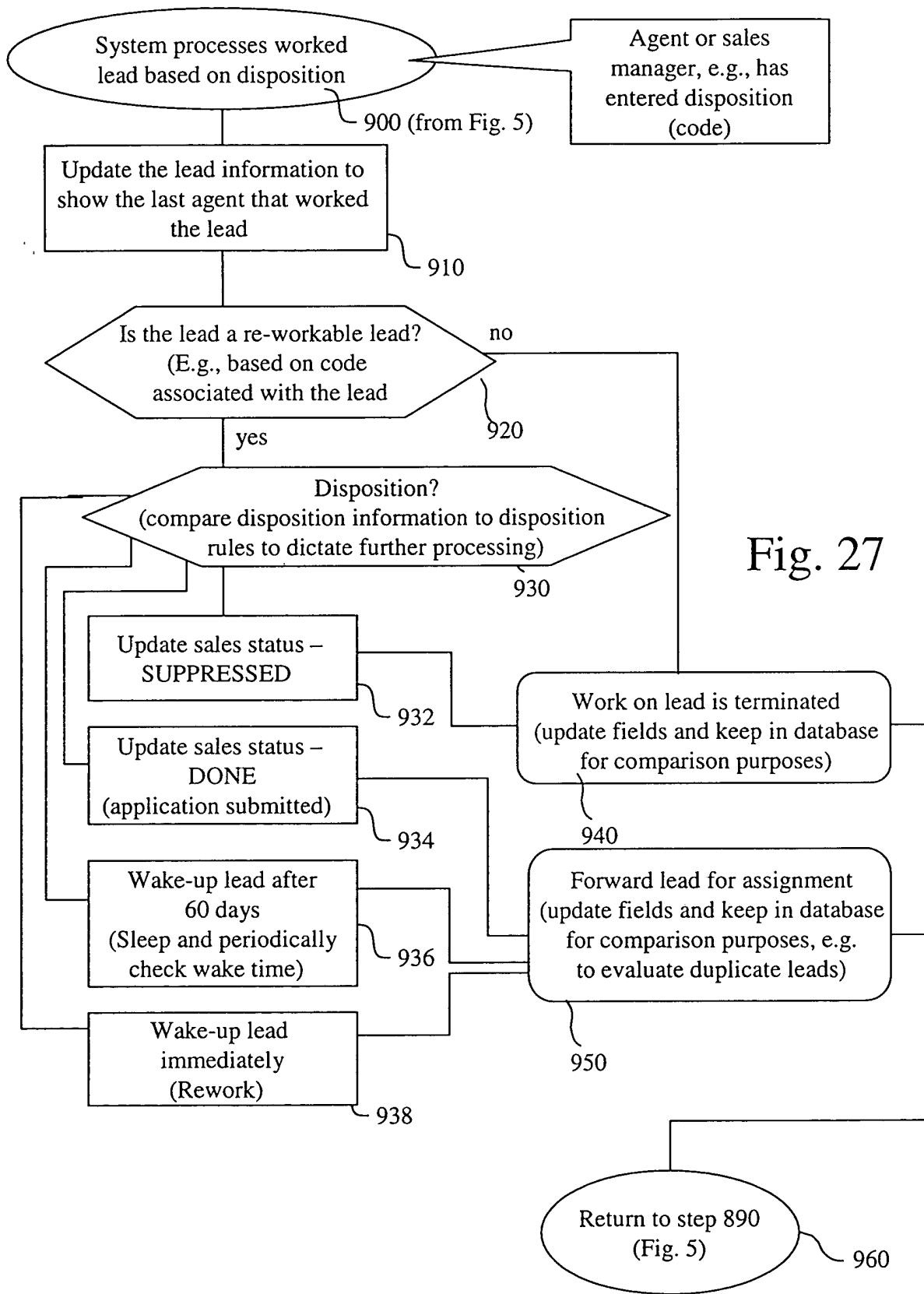
| What (Criteria)     | Description                                                                                                                  | Who                     | Processing Aspects                                           |
|---------------------|------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------|
| Resurrection Date   | A-lead must have a resurrection date equal to or earlier than the current date in order to be assigned.                      | Automated               | Set through disposition                                      |
| Release Flag        | This flag must be set in order for an agent to see a lead. Released leads should not be assigned through assignment manager. | Sales Manager           | Flag associated with lead.                                   |
| Agent Profile Score | This score is updated weekly and is used to prioritize agents for the assignment of leads.                                   | Automated               | Automated process will score weekly.                         |
| A-Lead Conversion   | Metric of how many A-leads to achieve sale                                                                                   | Automated               | Automated                                                    |
| Appointments Seen   | Value of how many appointments were seen in a given week                                                                     | Automated               | Automated process will calculate weekly                      |
| A-Lead Inventory    | Amount of A-lead inventory the agent currently has                                                                           | Automated               | Automated process will calculate weekly                      |
| LCB                 | “Lead credit balance”                                                                                                        | Automated               | Automated process will update LCB Balance Weekly             |
| % AGB               | % of agent generated business (AGB) submitted                                                                                | Lead Processing Portion | Weekly feed, or calculated weekly by Lead Processing Portion |

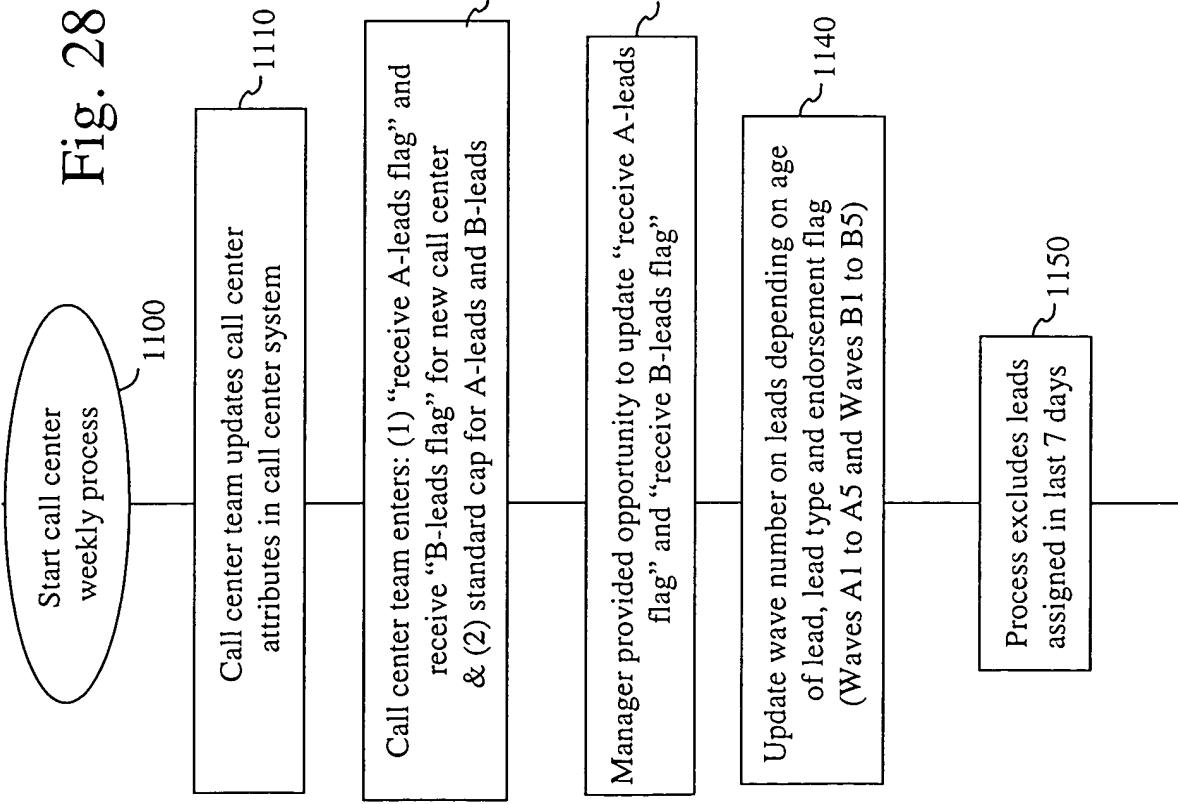
**Fig. 25**

| What (Criteria) | Description                                                                                                    | Who                     | Processing Aspects                                                                                          |
|-----------------|----------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------|
| Default Rule    | There needs to be a position in each region to which leads are assigned if no one else qualifies for the lead. | Lead Processing Portion | A rule will be added to each region or hub that will assign a lead to this person if no one else qualifies. |
| A-Lead CAP      | Maximum number of A-leads                                                                                      | Lead Processing Portion | A rule will be added that allows an Agent to have no more than 150 A-Leads.                                 |
| B-Lead CAP      | Maximum number of B-leads                                                                                      | Lead Processing Portion | A rule will be added that allows an Agent to have no more than 150 B-Leads                                  |
| A-Leads Weekly  | Maximum number of A-leads allowed to be assigned to an agent in a week                                         | Lead Processing Portion | A rule will be added that allows an agent to have no more than 20 A-Leads assigned in the current week.     |

**Fig. 26**







**Fig. 28**

